

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: Maria M. Fairelough

Case No.: 18-30066

Judge: CMG

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date: December 3,  
2018

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLI

Initial Debtor: MMF

Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

a. The debtor shall pay 300.00 Monthly to the Chapter 13 Trustee, starting on November 1, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:



Future Earnings



Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:



Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_



Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_



Loan modification with respect to mortgage encumbering property:

Description: All arrears will be part of the loan modification for property location: 1403 Wayne Circle, Stewartsville, New Jersey 08886

Proposed date for completion: April, 2019

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	4,000.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
OCWEN LOAN SERVICING L	1403 Wayne Circle Stewartsville, NJ 08886 Warren County Partial interest with Eduardo Fairelough -50%	62,587.50	2.00	62,587.50	1,678.39

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Cape Coral Tax Collector's Office	1313 Nelson Road North Cape Coral, FL 33993 Lee County Vacant Lot Block: 2653, Lot: 3	1,675.89	0.00	299.69	43.27

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section

1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

Greenwich Chase Homeowners Association  
TOYOTA MOTOR CREDIT CO

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒  
**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: October 23, 2018.

Explain below **why** the plan is being modified:

Modified plan in regards to the mortgage payment and changed to the debtor to the regular mortgage payment.

Explain below **how** the plan is being modified:

Modified plan in regards to the mortgage payment and changed to the debtor to the regular mortgage payment.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: December 4, 2018

/s/ Maria M. Fairelough

Maria M. Fairelough

Debtor

Date:

Joint Debtor

Date: December 4, 2018

/s/ Russell L. Low

Russell L. Low 4745

Attorney for the Debtor(s)

**Certificate of Notice Page 7 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Maria M Fairelough  
 Debtor

Case No. 18-30066-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 38

Date Rcvd: Dec 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2018.

db  
 517802916 +Maria M Fairelough, 1403 Wayne Circle, Stewartsville, NJ 08886-2623  
 517802917 +ACCESS RECEIVABLES, 200 E JOPPA RD STE 310, TOWSON, MD 21286-3108  
 517802926 +AES/KEYBANK, POB 61047, HARRISBURG, PA 17106-1047  
 517885904 +CAPITAL BANK, 1 CHURCH ST, ROCKVILLE, MD 20850-4190  
 +Deutsche Bank National Trust Company, 1661 Worthington Road,, Suite 100,,  
 West Palm Beach,, FL 33409-6493  
 517802932 +FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610  
 517802946 +FIRST PREMIER BANK, 601 S MINNESOTA AVE, SIOUX FALLS, SD 57104-4868  
 517904250 +Greenwich Chase Homeowners Assoc, Inc., c/o Integra Management Corp,  
 200 Valley Road, Suite 203, Mt. Arlington, NJ 07856-1320  
 517904251 +Lee County Tax Collector, PO Box 1609, Fort Myers, FL 33902-1609  
 517802968 +OMEGA RMS, 7505 W TIFFANY SPRINGS PARKWAY, KANSAS CITY, MO 64153-1313  
 517888832 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept., PO Box 24605,  
 West Palm Beach, FL 33416-4605  
 517802970 +THOUSND TRLS, 5401 N PIMA RD STE 150, SCOTTSDALE, AZ 85250-2630  
 517802971 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: TOYOTA MOTOR CREDIT CO, 90 CRYSTAL RUN RD STE 31,  
 MIDDLETOWN, NY 10941)  
 517886694 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 517802972 +US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 05 2018 00:16:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Dec 05 2018 00:16:54 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/Text: bankruptcynotice@franklincredit.com Dec 05 2018 00:16:25  
 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, RAS CITRON, LLC,  
 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  
 517802920 E-mail/Text: ebn@americollect.com Dec 05 2018 00:17:01 AMERICOLLECT INC,  
 1851 S ALVERNO ROAD, MANITOWOC, WI 54221  
 517802925 +E-mail/Text: bnc-applied@quantum3group.com Dec 05 2018 00:17:14 APPLIED BANK,  
 PO BOX 17125, WILMINGTON, DE 19850-7125  
 517802927 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 05 2018 00:19:36 CAPITAL ONE,  
 15000 CAPITAL ONE DR, RICHMOND, VA 23238  
 517802928 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 05 2018 00:16:37 COMENITYCAPITAL/TOYOTA,  
 PO BOX 182120, COLUMBUS, OH 43218-2120  
 517802929 +E-mail/PDF: creditonebknofications@resurgent.com Dec 05 2018 00:19:43 CREDIT ONE BANK NA,  
 PO BOX 98875, LAS VEGAS, NV 89193-8875  
 517855531 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 05 2018 00:19:59  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517840466 +E-mail/Text: bankruptcynotice@franklincredit.com Dec 05 2018 00:16:25  
 DEUTSCHE BANK NATIONAL TRUST COMPANY, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
 Fairfield, NJ 07004-2927  
 517802930 +E-mail/Text: mrdisce@discover.com Dec 05 2018 00:16:07 DISCOVER FIN SVCS LLC,  
 PO BOX 15316, WILMINGTON, DE 19850-5316  
 517814863 E-mail/Text: mrdisce@discover.com Dec 05 2018 00:16:07 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517802948 +E-mail/Text: bankruptcy@flagshipcredit.com Dec 05 2018 00:17:05 FLAGSHIP CREDIT ACCEPT,  
 3 CHRISTY DR STE 201, CHADDS FORD, PA 19317-9670  
 517868544 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 05 2018 00:17:06 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 517802949 +E-mail/PDF: pa\_dc\_claims@navient.com Dec 05 2018 00:20:32 NAVIENT, PO BOX 9500,  
 WILKES BARRE, PA 18773-9500  
 517802958 +E-mail/PDF: pa\_dc\_claims@navient.com Dec 05 2018 00:19:40 NAVIENT SOLUTIONS INC,  
 11100 USA PKWY, FISHERS, IN 46037-9203  
 517819681 +E-mail/PDF: pa\_dc\_claims@navient.com Dec 05 2018 00:19:41 Navient Solutions, LLC.,  
 220 Lasley Ave, Wilkes-Barre, PA 18706-1430  
 517802966 +Fax: 407-737-5634 Dec 05 2018 00:48:49 OCWEN LOAN SERVICING L, 1661 WORTHINGTON RD,  
 WEST PALM BEACH, FL 33409-6493  
 517864162 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 05 2018 00:17:07 Premier Bankcard, Llc,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 517875100 E-mail/Text: bnc-quantum@quantum3group.com Dec 05 2018 00:16:49  
 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 517802969 +E-mail/PDF: gecsed@recoverycorp.com Dec 05 2018 03:51:59 SYNCB/OLD NAVY, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 517821403 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 05 2018 00:20:13 T Mobile/T-Mobile USA Inc,  
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517802973 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 05 2018 00:17:26 WEBBANK/FINGERHUT,  
 6250 RIDGEWOOD RD, SAINT CLOUD, MN 56303-0820

TOTAL: 23

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 38

Date Rcvd: Dec 04, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517802912\* +AARON SALES & LEASE OW, 1015 COBB PLACE BLVD NW, KENNESAW, GA 30144-3672  
517802913\* +AARON SALES & LEASE OW, 1015 COBB PLACE BLVD NW, KENNESAW, GA 30144-3672  
517802914\* +AARON SALES & LEASE OW, 1015 COBB PLACE BLVD NW, KENNESAW, GA 30144-3672  
517802915\* +AARON SALES & LEASE OW, 1015 COBB PLACE BLVD NW, KENNESAW, GA 30144-3672  
517802918\* +AES/KEYBANK, POB 61047, HARRISBURG, PA 17106-1047  
517802919\* +AES/KEYBANK, POB 61047, HARRISBURG, PA 17106-1047  
517802921\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: AMERICOLLECT INC, 1851 S ALVERNO ROAD, MANITOWOC, WI 54221)  
517802922\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: AMERICOLLECT INC, 1851 S ALVERNO ROAD, MANITOWOC, WI 54221)  
517802923\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: AMERICOLLECT INC, 1851 S ALVERNO ROAD, MANITOWOC, WI 54221)  
517802924\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: AMERICOLLECT INC, 1851 S ALVERNO ROAD, MANITOWOC, WI 54221)  
517802931\* +DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316  
517802933\* +FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610  
517802934\* +FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610  
517802935\* +FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610  
517802936\* +FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610  
517802937\* +FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610  
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517802939\* +FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610  
517802941\* +FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610  
517802943\* +FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610  
517802945\* +FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610  
517802940\* +FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610  
517802942\* +FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610  
517802944\* +FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610  
517802947\* +FIRST PREMIER BANK, 601 S MINNESOTA AVE, SIOUX FALLS, SD 57104-4868  
517802950\* +NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500  
517802951\* +NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500  
517802952\* +NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500  
517802953\* +NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500  
517802954\* +NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500  
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517802956\* +NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500  
517802957\* +NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500  
517802959\* +NAVIENT SOLUTIONS INC, 11100 USA PKWY, FISHERS, IN 46037-9203  
517802960\* +NAVIENT SOLUTIONS INC, 11100 USA PKWY, FISHERS, IN 46037-9203  
517802961\* +NAVIENT SOLUTIONS INC, 11100 USA PKWY, FISHERS, IN 46037-9203  
517802962\* +NAVIENT SOLUTIONS INC, 11100 USA PKWY, FISHERS, IN 46037-9203  
517802963\* +NAVIENT SOLUTIONS INC, 11100 USA PKWY, FISHERS, IN 46037-9203  
517802964\* +NAVIENT SOLUTIONS INC, 11100 USA PKWY, FISHERS, IN 46037-9203  
517802965\* +NAVIENT SOLUTIONS INC, 11100 USA PKWY, FISHERS, IN 46037-9203  
517802967\* +OCWEN LOAN SERVICING L, 1661 WORTHINGTON RD, WEST PALM BEACH, FL 33409-6493  
517802911 ##+AARON SALES & LEASE OW, 1015 COBB PLACE BLVD NW, KENNESAW, GA 30144-3672

TOTALS: 0, \* 41, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2018

Signature: /s/Joseph Speetjens



District/off: 0312-3

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 38

Date Rcvd: Dec 04, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Aleisha Candace Jennings on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS  
TRUSTEE FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-NC4 MORTGAGE  
PASS THROUGH CERTIFICATES, SERIES 2007-NC4 ajennings@rasflaw.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin M. Buttery on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR  
THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-NC4 MORTGAGE PASS THROUGH  
CERTIFICATES, SERIES 2007-NC4 bkyefile@rasflaw.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Debtor Maria M Fairelough rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7